

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Tara J. Engram

Case No.: _____
Judge: _____
Chapter: 13

Debtor(s)

Chapter 13 Plan and Motions

- ☒ Original ☐ Modified/Notice Required ☒ Discharge Sought
☐ Motions Included ☐ Modified/No Notice Required ☐ No Discharge Sought

Date: June 15, 2017

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 225.00 per month to the Chapter 13 Trustee, starting on July 1, 2017 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 1,480.00 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Michael Boyer and Cooks Motors (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Thomas J. Orr	Attorney Fees	\$2,810.00

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None.					

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
None.							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None.			

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:
Auto Loan to Cooks Motors

e. Secured Claims to be Paid in Full Through the Plan:

Creditor	Collateral	Total Amount to be Paid Through the Plan
None.		

Part 5: Unsecured Claims

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ _____ 0 _____ to be distributed *pro rata*
☐ Not less than _____ percent
☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid
None.			

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
Michael and Julie Boyer	Residential Lease	Assumed and pay arrears of \$2,717 over the first 18 months of the plan.

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None.							

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
None.		

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None.			

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Attorney Fees
- 3) Back Rent
- 4) _____

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: June 15, 2017

/s/Thomas J. Orr

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: June 15, 2017

/s/Tara J. Engram

Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 8 of 9

United States Bankruptcy Court
District of New JerseyIn re:
Tara J. Engram
DebtorCase No. 17-22278-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 51

Date Rcvd: Jun 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2017.

db
516884558 +Tara J. Engram, 846 Henri Court, Burlington, NJ 08016-2224
516884559 +Capital One Bank, Acct No 3405, PO Box 30285, Salt Lake City, UT 84130-0285
516884561 +Capital One Bank, Acct No xxxxxxxx9315, PO Box 30285, Salt Lake City, UT 84130-0285
516884562 +Convergent Healthcare Recovery, Acct No 33757037, 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229
516884563 +Convergent Outsourcing, Inc., Acct No R82736168, 800 SW 39th Street, Renton, WA 98057-4975
516884564 +Convergent Outsourcing, Inc., Acct No xxxx8371, 800 SW 39th Street, Renton, WA 98057-4975
516884572 +Cooks Motors, 2050 Burlington-Mt. Holly Road, Mount Holly, NJ 08060
516884571 +DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
(address filed with court: Direct TV, Acct No xxxx8371, PO Box 78626, Phoenix, AZ 85062-8626)
516884571 +Debt Recovery Solutions, Acct No 07156858, PO Box 9018, Syosset, NY 11791-9018
516884573 +Dorfner Family Medicine, 811 Sunset Road, Suite 101, Burlington, NJ 08016-3645
516884574 +Dr. Delano Heard, Acct No xx6679, 111 Chestnut Street, #104, Cherry Hill, NJ 08002-1834
516884576 +EZ Pass, Acct No xxxxxxxxxx9501, PO Box 4972, Trenton, NJ 08650-4972
516884580 +EZ Pass, Acct No xxxxxxxxxx4001, PO Box 4972, Trenton, NJ 08650-4972
516884578 +EZ Pass, Acct No xxxxxxxxxx5101, PO Box 4972, Trenton, NJ 08650-4972
516884577 +EZ Pass, Acct No xxxxxxxxxx6001, PO Box 4972, Trenton, NJ 08650-4972
516884579 +EZ Pass, Acct No xxxxxxxxxx9101, PO Box 4972, Trenton, NJ 08650-4972
516884581 Fair Collections and Outsourcing, Acct No 4118191, 12304 Baltimore Avenue, Suite E, Beltsville, MD 20705-1314
516884582 +Financial Recoveries, Acct No xxxx9770, 200 East Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
516884583 Franklin Mint FCU, Acct No xxx1074, 5 Hillman Drive, Suite 100, Chadds Ford, PA 19317-9998
516884584 Great Lakes, Acct No xxxxxxxxx0579, PO Box 7860, Madison, WI 53707-7860
516884586 +Kennedy Health System, Acct No xxxx4485, 2201 Chapel Avenue, Cherry Hill, NJ 08002-2048
516884585 +Kennedy Health System, Acct No xxxx9770, 2201 Chapel Avenue, Cherry Hill, NJ 08002-2048
516884588 +Michael and Julie Boyer, PO Box 386, Columbus, NJ 08022-0386
516884589 +Michael and Julie Boyer, 811 Egypt Road, Phoenixville, PA 19460-1115
516884590 +Northland Group, Inc., Acct No F85095064, PO Box 390846, Minneapolis, MN 55439-0846
516884594 Professional Account Management, Acct No 02523921023030, PO Box 1520, Milwaukee, WI 53201-1520
516884595 Professional Account Management, Acct No 03523921035792, PO Box 1520, Milwaukee, WI 53201-1520
516884592 Professional Account Management, Acct No 65462913, PO Box 1520, Milwaukee, WI 53201-1520
516884593 Professional Account Management, Acct No 65504926, PO Box 1520, Milwaukee, WI 53201-1520
516884597 Quality Asset Recovery, Acct No QAR1COOPR2905, PO Box 239, Gibbsboro, NJ 08026-0239
516884598 +Robert P. Weishoff, Weishoff and Richards, LLC, 141 High Street, Mount Holly, NJ 08060-1448
516884600 +Tenby Chase Apartments, 193 Tenby Chase Drive, Riverside, NJ 08075-2519
516884602 +Verizon, Acct No xxxxxxxxx1310, 500 Technology Dr, Weldon Spring, MO 63304-2225
516884603 +Wells Fargo Dealer Services, Acct No xxxx9029, PO Box 1697, Winterville, NC 28590-1697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 19 2017 22:06:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 19 2017 22:06:23 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516884556 +E-mail/Text: g20956@att.com Jun 19 2017 22:06:52 AT&T Mobility, Acct No xxxxxxxx6651, PO Box 6463, Carol Stream, IL 60197-6463
516884557 +E-mail/Text: banko@berkscredit.com Jun 19 2017 22:06:08 Berks Credit & Collections, Acct No BCC2608018349870, 900 Corporate Drive, Reading, PA 19605-3340
516884560 +E-mail/Text: equiles@philapark.org Jun 19 2017 22:07:07 City of Philadelphia, Acct No xx xx6HBZ, Parking Violations Branch, PO box 41818, Philadelphia, PA 19101-1818
516884565 +E-mail/Text: legal-dept@cooperhealth.edu Jun 19 2017 22:06:25 Cooper Health System, PO Box 6018, Bellmawr, NJ 08099-6018
516884566 +E-mail/Text: legal-dept@cooperhealth.edu Jun 19 2017 22:07:15 Cooper University Hospital, One Cooper Plaza, First Floor, Suite 106, Camden, NJ 08103-1461
516884567 +E-mail/Text: legal-dept@cooperhealth.edu Jun 19 2017 22:06:25 Cooper University Physicians, PO Box 6014, Bellmawr, NJ 08099-6014
516884568 +E-mail/Text: Umesh.Patil@credencerm.com Jun 19 2017 22:06:56 Credence, Acct No 464091866651, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
516884569 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jun 19 2017 22:07:08 Credit Collection Services, Acct No 05058930769, 725 Canton Street, Norwood, MA 02062-2679
516884570 +E-mail/Text: kzoepfel@credit-control.com Jun 19 2017 22:06:28 Credit Control LLC, Acct No 19936742, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
516884575 +E-mail/Text: bknotice@erccollections.com Jun 19 2017 22:06:30 ERC, Acct No 144973065, 8014 Bayberry Road, Jacksonville, FL 32256-7412
516884587 +E-mail/Text: bnckohlsnotices@becket-lee.com Jun 19 2017 22:05:52 Kohl's/Capital One, Acct No xxxxxxxx5882, PO Box 3120, Milwaukee, WI 53201-3120

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 51

Date Rcvd: Jun 19, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516884596 E-mail/Text: bankruptcy@pseg.com Jun 19 2017 22:05:47 PSE&G, Acct No xxxxxxxx6301,
Credit and Collection Center, PO Box 490, Cranford, NJ 07016-0490
516884599 +E-mail/Text: bankruptcy@td.com Jun 19 2017 22:06:30 TD Bank, Acct No 2731,
Attn: Bankruptcy, 32 Chestnut Street, Lewiston, ME 04240-7744
516884601 +E-mail/Text: bankruptcydepartment@tsico.com Jun 19 2017 22:06:57 Transworld Systems, Inc.,
Acct No 9078M-0001721074, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2707
516884604 +E-mail/Text: collect@williamsalexander.com Jun 19 2017 22:06:12
Williams/Alexander and Associates, Acct No xx6679, 1479 Route 23 South,
Wayne, NJ 07470-7507

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516884591 ##+Personal Service Insurance Agency, 1000 River Road, Conshohocken, PA 19428-2440

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 17, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Thomas J Orr on behalf of Debtor Tara J. Engram tom@torrlaw.com, xerna@aol.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3